GOVERNMENT OF INDIA
RURAL DEVELOPMENT
LOK SABHA

STARRED QUESTION NO:440
ANSWERED ON:04.05.2007
WOMEN IN SELF HELP GROUPS
Reddy Shri Magunta Sreenivasulu

Will the Minister of RURAL DEVELOPMENT be pleased to state:

(a) the criteria being followed while forming of Self Help Groups (SHGs) under the Swarnjayanti Gram Swarozgar Yojana(SGSY);

(b) whether women are also given representation in such groups; and

(c) if so, the details thereof indicating their percentage in these groups?

Answer

MINISTER OF THE STATE IN THE MINISTRY OF RURAL DEVELOPMENT (DR. RAGHUVANSH PRASAD SINGH)

(a) to (c) A statement is laid on the Table of the House.

STATEMENT IN RESPECT OF STARRED QUESTION NO.440 FOR ANSWER ON 04.05.2007

(a) The objective of the SGSY is to bring the assisted families above the poverty line by ensuring appreciable increase in incomes over a period of time.The criteria being followed while forming the Self-Help Groups are as below:

1. A Self Help Group may consist of 10-20 persons.

2. Generally, all members of the group should belong to the families below the poverty line and a person should not be a member of more than one group. However, if necessary, a maximum of 20% of the members in a group can be taken from marginally above the poverty line families.

3.The group should actively participate in the management and decision − making, such as devising a code of conduct, holding regular meetings, building up a corpus through regular savings, evolving financial management norms, interest rates and procedures for sanctioning of the loans, etc.

4.The members in the group meetings should take all the loaning decisions through a participatory decision making process.

5.The group should operate a group account preferably in their service area bank branch.

6.The group should maintain simple basic records such as Minutes book, Attendance register, Loan ledger, General ledger, Cash book, Bank passbook and individual passbooks.

(b) Yes, Sir. The guidelines of the SGSY stipulate that 50% of the groups formed in each block should be exclusively for the women. Women will account for a minimum of 40% of the total swarozgaris assisted during a year.

(c) Under the SGSY, the total number of self-help groups (SHGs) formed, since inception i.e. 1.4.1999 till March, 2007, is 25.22 lakh. Out of these, the total numbers of women SHGs are 16.56 lakh i.e. 66% of the total SHGs formed. Since inception of the SGSY, 85.24 lakh swarojgaries have been assisted under the Scheme, out of which the women swarojgaries account for 45.50 lakh which is 53.38% of the total swarojgaries assisted.